	Application No.	Applicant(s)
Notice of Allowability	09/667,611	GUYAN ET AL.
	Examiner	Art Unit	
	Vanel Frenel	3627	

*-- The **MAILING DATE** of this communication appears on the cover sheet with the correspondence address--*
All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *5/18/07*.

2. ☒ The allowed claim(s) is/are *1-45*.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All   b) ☐ Some*   c) ☐ None of the:

        1. ☐ Certified copies of the priority documents have been received.

        2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

        3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

    * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

    (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

        1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____ .

    (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of
        Paper No./Mail Date _____ .

    Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)
1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),
    Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit
    of Biological Material

5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),
    Paper No./Mail Date _____ .
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____ .

DETAILED ACTION

Notice to Applicant

1.   This communication is in response to the Notification of Non-Compliant Appeal Brief filed on 05/18/07. Claims 1-45 are pending.

Allowable Subject Matter

2.   Claims 1-45 are allowed. The following is an examiner's statement of reasons for allowance.

Independent claim 1 is directed to "presenting the client computer with an option to enter line item data regarding the claim through a web-based process or through a spreadsheet; the spreadsheet option being selected at the client computer; querying the client computer to determine whether a spreadsheet appropriate for the type of insurance claim needs to be downloaded to the client computer, the spreadsheet receives the line item data; downloading the spreadsheet appropriate for the type of insurance claim to the client computer; inserting line item data into the spreadsheet appropriate for the type of insurance claim; aggregating the line item data collected from the client computer; storing the line item data in an insurance host server; and providing the web-based option being selected at the client computer; providing the client computer with an item tree of line item data based on the line level; aggregating the line item data collected from the client computer; and storing the line item data in an insurance host server".

The closest prior art of record, Peterson et al (6,343,271) discloses electronic creation, submission, adjudication, and payment of health insurance claims.

Murcko, Jr. (6,578,014) discloses method and apparatus for post-transaction pricing system.

However, none of the cited prior art above fairly teaches/ suggests "presenting the client computer with an option to enter line item data regarding the claim through a web-based process or through a spreadsheet; the spreadsheet option being selected at the client computer; querying the client computer to determine whether a spreadsheet appropriate for the type of insurance claim needs to be downloaded to the client computer, the spreadsheet receives the line item data; downloading the spreadsheet appropriate for the type of insurance claim to the client computer; inserting line item data into the spreadsheet appropriate for the type of insurance claim; aggregating the line item data collected from the client computer; storing the line item data in an insurance host server; and providing the web-based option being selected at the client computer; providing the client computer with an item tree of line item data based on the line level; aggregating the line item data collected from the client computer; and storing the line item data in an insurance host server".

Independent claim 15 is directed to "presenting the client computer with an option to enter line item data regarding the claim through a web-based process or through a spreadsheet; the spreadsheet option being selected at the client computer; providing the client computer with an item tree of line item data based on a line level; and aggregating the line item data collected from the client computer; the spreadsheet

option being selected at the client computer; querying the client computer to determine whether a spreadsheet appropriate for the type of insurance claim needs to be downloaded to the client computer, the spreadsheet receives the line item data; downloading the spreadsheet appropriate for the type of insurance claim to the client computer; inserting line item data into the spreadsheet appropriate for the type of insurance claim; aggregating the line item data collected from the client computer; storing the line item data in an insurance host server when either the spreadsheet or the web-based process option is selected".

However, none of the cited prior art above fairly teaches/ suggests ""presenting the client computer with an option to enter line item data regarding the claim through a web-based process or through a spreadsheet; the spreadsheet option being selected at the client computer; providing the client computer with an item tree of line item data based on a line level; and aggregating the line item data collected from the client computer; the spreadsheet option being selected at the client computer; querying the client computer to determine whether a spreadsheet appropriate for the type of insurance claim needs to be downloaded to the client computer, the spreadsheet receives the line item data; downloading the spreadsheet appropriate for the type of insurance claim to the client computer; inserting line item data into the spreadsheet appropriate for the type of insurance claim; aggregating the line item data collected from the client computer; storing the line item data in an insurance host server when either the spreadsheet or the web-based process option is selected."

Independent claim 29 is directed to "presenting the client computer with an option to enter line item data regarding the claim through a web-based process or through a spreadsheet; the spreadsheet option being selected at the client computer; querying the client computer to determine whether a spreadsheet appropriate for the type of insurance claim needs to be downloaded to the client computer; downloading the appropriate spreadsheet to the type of insurance claim to the client computer; inserting line item data into the spreadsheet appropriate for the type of insurance claim; aggregating the line item data collected from the client computer; storing the line item data in an insurance host server; and the web-based option being selected at the client computer; providing the client computer with an item tree of line item data based on a line level; aggregating the line item data collected from the client computer; and storing the line item data in an insurance host server".

However, none of the cited prior art above fairly teaches/ suggests ""presenting the client computer with an option to enter line item data regarding the claim through a web-based process or through a spreadsheet; the spreadsheet option being selected at the client computer; querying the client computer to determine whether a spreadsheet appropriate for the type of insurance claim needs to be downloaded to the client computer; downloading the appropriate spreadsheet to the type of insurance claim to the client computer; inserting line item data into the spreadsheet appropriate for the type of insurance claim; aggregating the line item data collected from the client computer; storing the line item data in an insurance host server; and the web-based option being selected at the client computer; providing the client computer with an item tree of line

item data based on a line level; aggregating the line item data collected from the client

computer; and storing the line item data in an insurance host server".

Claims 2-14, 16-28 and 30-45 incorporate the features of the claims 1, 15 and 29

through their dependencies, and are also allowed for the same reasons given above.

A search has been conducted for a foreign prior art, however, none has been

found.

EXAMINER'S AMENDMENT

3.   An examiner's amendment to the record appears below. Should the changes

and/or additions be unacceptable to applicant, an amendment may be filed as provided

by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be

submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview

with Attorney John C. Freeman on 8/27/07. During this interview, Applicant's

Representative agreed to delete the limitation of "when the spreadsheet option is

selected": in claim 1, line 7.

In claim 1, after "a web-based process or through a spreadsheet;" in line 6, this

was inserted -the spreadsheet option being selected at the client computer;-. In line 18

of claim 1, "when the web-based process option is selected" was deleted and the

following limitation was inserted, -the web-based option being selected at the client

computer;-.

In claim 15, line 11, "when the web-based process option is selected:" was deleted and the following limitation -the web-based option being selected at the client computer;- was inserted. In line 16 of claim 15, delete "when the spreadsheet option is selected:" and substitute the following limitation therefore: –the spreadsheet option being selected at the client computer;-

In claim 29, line 9,"when the spreadsheet option is selected:" was deleted and the following limitation –the spreadsheet option being selected at the client computer;- was inserted therefore. In line 19 of claim 29, delete "when the web-based process is selected:" and substitute the following limitation therefore: -the web-based option being selected at the client computer;-.No further questions were discussed and no further amendments were made.

4.   Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

5.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to Vanel Frenel whose telephone number is 571-272-6769. The examiner can normally be reached on 6:30am-5:00pm.
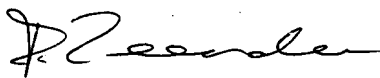
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Zeender Ryan Florian can be reached on 571-272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

V.F
V.F

Art Unit 3627

August 27, 2007

F. RYAN ZEENDER
SUPERVISORY PATENT EXAMINER